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| Fill in this information to identify your case: | | |
|---|--|-----------------------------------|
| United States Bankruptcy Court for the: Northern District of: Illinois (State) | | |
| Case number (if known) | Chapter you are filing under: Chapter 7 | |
| | Chapter 11 Chapter 12 Chapter 13 | Check if this is a amended filing |

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| Part 1: Identify Yourself | | |
|--|----------------------------|---|
| | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
| Your full name | Barbara | |
| | First name | First name |
| Write the name that is on your government-issued | | |
| picture identification (for | Middle name | Middle name |
| example, your driver's license or passport | Stewart | Total Control of the |
| | Last name | Last name |
| Bring your picture identification to your | Suffix (Sr., Jr., II, III) | Suffix (Sr., Jr., II, III) |
| meeting with the trustee. | Garrix (Gr., Gr., II, III) | Cullix (Ci., Gi., II, III) |
| 2. All other names you | | |
| have used in the last | First name | First name |
| 8 years | | |
| Include your married or | Middle name | Middle name |
| maiden names. | Last name | Last name |
| | Last name | Last Harrie |
| | First name | First name |
| | | |
| | Middle name | Middle name |
| | | |
| | Last name | Last name |
| 3. Only the last 4 digits | XXX - XX- 2550 | xxx - xx- |
| of your Social Security number or | | |
| federal Individual | OR | OR |
| Taxpayer Identification number | 9 xx - xx- | 9 xx - xx- |
| (ITIN) | | |

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| D | ebtor 1 Barbara First Name | Middle Name Last Name | Case number (if known) |
|----|---|---|--|
| _ | First Name | Middle Name Last Name | |
| | | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
| 4. | Any business names and Employer | I have not used any business names or EINs. | I have not used any business names or EINs. |
| | Identification Numbers (EIN) you have used in the last | Business name | Business name |
| | 8 years | Business name | Business name |
| | Include trade names and doing business as names | EIN | EIN |
| | | EIN | EIN |
| 5. | Where you live | | If Debtor 2 lives at a different address: |
| | | 7601 S Emerald Ave Apt 2 Number Street | Number Street |
| | | Chicago Illinois 60620 | 77.0.4 |
| | | City State Zip Code Cook | City State Zip Code |
| | | County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. | If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. |
| | | Number Street | Number Street |
| | | City State Zip Code | City State Zip Code |
| | | | |
| 6. | Why you are choosing this district to file for bankruptcy | Check one: Over the last 180 days before filing this petition, I have | Check one: Over the last 180 days before filing this petition, I have |
| | to me for bank aptoy | lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.) | lived in this district longer than in any other district. |
| | | Thave another reason. Explain. (See 26 0.S.C. §§ 1406.) | I have another reason. Explain. (See 28 U.S.C. §§ 1408.) |
| | | | |
| | | | |
| | | - | |
| | | | |

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| Debtor 1 Barbara | | Stewart | | Case number (if knd | own) | |
|---|---|---|--|--|--|---|
| First Name | Middle Name | Last Name | | | | |
| Part 2: Tell the Court Abo | out Your Bankrupt | cy Case | | | | |
| The chapter of the Bankruptcy Code you are choosing to file under | | brief description of each, see B2010)). Also, go to the top o | | | | ndividuals Filing for |
| 8. How you will pay the fee | more details a cashier's check may pay with a lineed to pay Individuals to lineed to pay Individuals to lineed that judge may, but the official poryou choose the | entire fee when I file my bout how you may pay. Ty sk, or money order. If your a credit card or check with the fee in installments. If Pay Your Filing Fee in Installments is my fee be waived (You rut is not required to, waive verty line that applies to you so option, you must fill ound file it with your petition | ypically, if you attorney is so a pre-printed you choose stallments (Omay request your fee, an our family sint the Application | ou are paying the submitting your ed address. e this option, sig official Form 103 this option only d may do so only ze and you are u | e fee yourself, payment on y gn and attach to A). If you are filing the your incommon to pay | you may pay with cash, our behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If |
| 9. Have you filed for bankruptcy within the last 8 years? | No. ✓ Yes. District District District | Northern District of Illinois | When When When | 9/11/2017 MM / DD / YYYY MM / DD / YYYY | Case number Case number Case number | 17-27118 |
| 10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? | Yes. Debtor District Debtor District | | <u>W</u> hen <u>W</u> hen | MM / DD / YYYY | Relationship to Case number, Relationship to Case number, | if known |
| 11. Do you rent your residence? | ✓ No. | 12. landlord obtained an eviction Go to line 12. Fill out <i>Initial Statement About</i> this bankruptcy petition. | | | st You (Form 10 | 1A) and file it with |

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Debtor 1 Barbara Stewart Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? Ⅵ I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Barbara Stewart Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. The law requires that Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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| Debtor 1 Barbara | Stewar | | (if known) | | |
|--|---|--|---|--|--|
| First Name | Middle Name Last Na | me | | | |
| Part 6: Answer These Que | estions for Reporting Purposes | | | | |
| 16. What kind of debts do you have? | 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. | | | | |
| 17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded | Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? | | | | |
| and administrative expenses are paid that funds will be available for distribution to unsecured creditors? | ☐ No. ☐ Yes. | | | | |
| 18. How many creditors do you estimate that you owe? | ✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999 | 1,000-5,000 5,001-10,000 10,001-25,000 | 25,001-50,000 50,001-100,000 More than 100,000 | | |
| 19. How much do you estimate your assets to be worth? | ▼ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million | \$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 millio \$100,000,001-\$500 milli | n \$10,000,000,001-\$50 billion | | |
| 20. How much do you estimate your liabilities to be? | \$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million | \$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 millio \$100,000,001-\$500 milli | n \$10,000,000,001-\$50 billion | | |
| Part 7: Sign Below | | | | | |
| For you | correct. If I have chosen to file under Chapte of title 11, United States Code. I und under Chapter 7. | r 7, I am aware that I may proce derstand the relief available und | that the information provided is true and eed, if eligible, under Chapter 7, 11,12, or 13 der each chapter, and I choose to proceed | | |
| | If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). | | | | |
| | I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. | | | | |
| | ★ /s/ Barbara Stewart | × | | | |
| | Signature of Debtor 1 | Signat | ture of Debtor 2 | | |
| | Executed on 6/1/2018 MM / DD / YYY | | uted on | | |

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| Debtor 1 Barbara | | Stewart | Case number (if | known) | | | |
|--|--|-----------------------|-----------------------------|---|--|--|--|
| First Name | Middle Name | Last Name | | | | | |
| For your attorney, if you are represented by one | eligibility to proceed un | der Chapter 7, 11, 12 | 2, or 13 of title 11, Unite | nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the | | | |
| If you are not | debtor(s) the notice requ | uired by 11 U.S.C. § | 342(b) and, in a case in v | which § 707(b)(4)(D) applies, certify that I | | | |
| represented by an | have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect. | | | | | | |
| attorney, you do not | _ | , , | | • | | | |
| need to file this page. | /s/ Brittney Mansfie | pld | Date | 6/1/2018 | | | |
| | Signature of Attorney | | | IM / DD / YYYY | | | |
| | ., | | | | | | |
| | | | | | | | |
| | Brittney Mansfield | | | | | | |
| | Printed name | | | | | | |
| | Semrad Law Firm | | | | | | |
| | Firm name | | | | | | |
| | 11101 S. Western Av | 00110 | | | | | |
| | Street | enue | | | | | |
| | Olicet | | | | | | |
| | | | | | | | |
| | Chicago | | Illinois | 60643 | | | |
| | City | | State | Zip Code | | | |
| | • | | | · | | | |
| | Contact phone | 3124477849 | Email address | bmansfield@semradlaw.com | | | |
| | | | | | | | |
| | Bar number | | State | | | | |

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| Fill in this information to identify your case: | | | | | | | |
|---|---------------------------|-------------|----------------------|--|--|--|--|
| Debtor 1 | Barbara | | Stewart | | | | |
| | First Name | Middle Name | Last Name | | | | |
| Debtor 2 | | | | | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | | | | |
| United States E | Bankruptcy Court for the: | Northern | District of Illinois | | | | |
| | | | (State) | | | | |
| Case number (If known) | | | | | | | |

| П | Check if this is an |
|---|---------------------|
| _ | amended filing |

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

| | Your assets Value of what you own |
|---|---|
| 1. Schedule A/B: Property (Official Form 106A/B) | Ф0.00 |
| 1a. Copy line 55, Total real estate, from Schedule A/B | \$0.00 |
| 1b. Copy line 62, Total personal property, from Schedule A/B | \$9,275.00 |
| 1c. Copy line 63, Total of all property on Schedule A/B | \$9,275.00 |
| Part 2: Summarize Your Liabilities | |
| | Your liabilities Amount you owe |
| 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D | \$21,117.63 |
| 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) | \$0.00 |
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F | \$30,083.31 |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F | |
| Your total liabilities | \$51,200.94 |
| Part 3: Summarize Your Income and Expenses | |
| and: Cummarize tour mosmo and Expenses | |
| 4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I | \$1,416.00 |
| Supply your combined monthly moonie nom line 12 or contentie i | |
| 5. Schedule J: Your Expenses (Official Form 106J) | \$841.00 |

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| Deb | | Barbara | | Stewart | Case number (if known) | | |
|-------------|--|--|------------------------------|--|--|---------|--|
| | | First Name | Middle Name | Last Name | | | |
| Part | 4: | Answer These Questio | ns for Administrative | and Statistical Record | s | | |
| 6. A | re you | u filing for bankruptcy und | der Chapters 7, 11, or 13 | 3? | | | |
| [| ☐ No ✓ Ye | | rt on this part of the form. | Check this box and submit | this form to the court with your other sche | edules. | |
| | | ind of debt do you have? | | | | | |
| [| Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. | | | | | | |
| | | our debts are not primarily s form to the court with you | | nave nothing to report on this | s part of the form. Check this box and sub | mit | |
| | | the Statement of Your Cu 122A-1 Line 11; OR , Form | | Copy your total current montl 122C-1 Line 14. | hly income from Official | \$99.00 | |
| 9. | Сору | py the following special categories of claims from Part 4, line 6 of Schedule E/F: | | | | | |
| | From | n Part 4 on Schedule E/F, | copy the following: | | Total claim | | |
| | 9a. D | Oomestic support obligation | s (Copy line 6a.) | | \$0.00 | | |
| | 9b. T | axes and certain other debt | s you owe the governmer | t. (Copy line 6b.) | \$0.00 | | |
| | 9c. C | Claims for death or personal | injury while you were into | xicated. (Copy line 6c.) | \$0.00 | | |
| | 9d. S | Student loans. (Copy line 6f. | lent loans. (Copy line 6f.) | | \$19,523.00 ——————————————————————————————————— | | |
| | | Obligations arising out of a sty claims. (Copy line 6g.) | eparation agreement or di | vorce that you did not report | as \$0.00 | | |
| | 9f. D | ebts to pension or profit-sh | aring plans, and other sim | nilar debts. (Copy line 6h.) | \$0.00 | | |

\$19,523.00

9g. **Total.** Add lines 9a through 9f.

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| Fill in this | information to identify your case: | | | | |
|--|--|--|---|---|--|
| Debtor 1 | Barbara | Stewart | | | |
| Debtor 2 | First Name Middle N | Name Last Name | | | |
| (Spouse, if fi | ling) First Name Middle N | Name Last Name | | | |
| United Sta | ates Bankruptcy Court for the: Northern | District of Illinois | | | |
| Case num | ber | (State) | | | |
| Officia | al Form 106A/B | | | Check if this is an amended filing | |
| Sche | dule A/B: Property | | | 12/1 | |
| category v responsibl write your | where you think it fits best. Be as complete a le for supplying correct information. If more s name and case number (if known). Answer e | ist an asset only once. If an asset fits in more the ind accurate as possible. If two married people aspace is needed, attach a separate sheet to this every question. nd, or Other Real Estate You Own or Have | are filing together, both a form. On the top of any a | are equally | |
| | • | in any residence, building, land, or similar prope | | | |
| ✓ | No. Go to Part 2 | | | | |
| | Yes. Where is the property? | | | | |
| 1.1 | Street address, if available, or other description | What is the property? Check all that apply. Single-family home Duplex or multi-unit building | the amount of any secu | claims or exemptions. Put tred claims on <i>Schedule D:</i> hims Secured by Property. | |
| | | Condominium or cooperative Manufactured or mobile home | Current value of the entire property? | Current value of the portion you own? | |
| | Number Street City State Zip Code | Land Investment property Timeshare Other | Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known. | | |
| | | Who has an interest in the property? Check one. | Check if this is co | ommunity property | |
| | | Debtor 1 only | Ш | | |
| | | Debtor 2 only | | | |
| | | Debtor 1 and Debtor 2 only | | | |
| | | At least one of the debtors and another | | | |
| | | Other information you wish to add about this i property identification number: | tem, such as local | | |
| If you | own or have more than one, list here: | | | | |
| 1.2 | | What is the property? Check all that apply. Single-family home | | claims or exemptions. Put red claims on <i>Schedule D:</i> | |
| 1.2 | Street address, if available, or other description | Duplex or multi-unit building | Creditors Who Have Claims Secured by Prop | | |
| | | Condominium or cooperative | Current value of the entire property? | Current value of the portion you own? | |
| | | Manufactured or mobile home | ————— | ———— | |
| | Number Street | Land | Describe the nature o | f vour ownership | |
| | | Investment property Timeshare | interest (such as fee s | simple, tenancy by | |
| | City State Zip Code | Other | the entireties, or a life | e estate), ii known. | |
| | | Who has an interest in the property? Check | Check if this is co (see instructions) | ommunity property | |
| | | one. Debtor 1 only | | | |
| | | Debtor 2 only | | | |
| | | Debtor 1 and Debtor 2 only | | | |
| | | At least one of the debtors and another | | | |
| | | Other information you wish to add about this i | tem, such as local | | |

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| Debtor 1 | Barbara | | Stewart | Case numbe | r (if known) | |
|-------------------------------|---|---|---|-----------------|---|---|
| | First Name | Middle Name | Last Name | <u> </u> | | |
| 1.3 Stre | et address, if available, or oth | [| /hat is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home | pply. | the amount of any secu | claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own? |
| Nun City | nber Street State | Zip Code | Land Investment property Timeshare Other | _ | Describe the nature of interest (such as fee sthe entireties, or a life | imple, tenancy by |
| | | [] [] [] 0 | /ho has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ano ther information you wish to add all roperty identification number: | ther | (see instructions) | mmunity property |
| | the dollar value of the por ve attached for Part 1. Wri | tion you own for a | II of your entries from Part 1, includ | ding any entrie | s for pages | _ |
| Do you ow you own t | hat someone else drives. If y ans, trucks, tractors, sport uti | equitable interest ou lease a vehicle, a | in any vehicles, whether they are r llso report it on Schedule G: Executory ycles | - | - | |
| 3.1 | Make Model: Year: | Nissan Altima 2015 | Who has an interest in the propone. Debtor 1 only | erty? Check | the amount of any seco | claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property. |
| | Approximate mileage: Other information: 2015 Nissan Altima | 50000 | Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community p | | Current value of the entire property? \$7825.00 | Current value of the portion you own? \$7825.00 |
| 3.2 | Make Model: Year: | | who has an interest in the propone. Debtor 1 only | erty? Check | the amount of any seco | claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. |
| | Approximate mileage: Other information: | | Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions) | | Current value of the entire property? | Current value of the portion you own? |

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| tor 1 | Barbara | Stewart Case nur | nber (if known) |
|-------|---|---|--|
| | First Name N | Middle Name Last Name | |
| 3.3 | Make Model: Year: Approximate mileage: Other information: | Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (se instructions) | the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Propert Current value of the entire property? Current value of the portion you own? |
| 3.4 | Make Model: Year: Approximate mileage: | who has an interest in the property? Check one. Debtor 1 only | the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Propert |
| | Other information: | Debtor 2 only Debtor 1 and Debtor 2 only | Current value of the entire property? Current value of the portion you own? |
| | | At least one of the debtors and another Check if this is community property (se | |
| Exar | mples: Boats, trailers, motors, person | instructions) ATVs and other recreational vehicles, other vehicles, and a onal watercraft, fishing vessels, snowmobiles, motorcycle acces | ccessories |
| | nples: Boats, trailers, motors, perso No Yes | instructions) ATVs and other recreational vehicles, other vehicles, and a | ccessories sories Do not deduct secured claims or exemptions. F |
| Exar | Moles: Boats, trailers, motors, personno. No Yes Make Model: Year: Approximate mileage: | instructions) ATVs and other recreational vehicles, other vehicles, and a conal watercraft, fishing vessels, snowmobiles, motorcycle acces Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only | ccessories sories Do not deduct secured claims or exemptions. F the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Propert Current value of the Current value of the |
| Exar | nples: Boats, trailers, motors, personno. No Yes Make Model: Year: | instructions) ATVs and other recreational vehicles, other vehicles, and a onal watercraft, fishing vessels, snowmobiles, motorcycle acces Who has an interest in the property? Check one. Debtor 1 only | Do not deduct secured claims or exemptions. Fithe amount of any secured claims on Schedule Creditors Who Have Claims Secured by Property Current value of the entire property? Current value of the portion you own? |
| Exar | Make Model: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information: | who has an interest in the property? Check one. Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (se instructions) Who has an interest in the property? Check one. Debtor 1 and Debtor 2 only Check if this is community property (se instructions) Who has an interest in the property? Check one. Debtor 1 only | Do not deduct secured claims or exemptions. It the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Propert Current value of the entire property? Do not deduct secured claims or exemptions. If the amount of any secured claims on Schedule Creditors Who Have Claims Or exemptions. If the amount of any secured claims on Schedule Creditors Who Have Claims on Schedule Current value of the portion you own? |
| 4.1 | Make Model: Other information: Make Model: Model: Model: Model: Model: Model: Model: Model: | who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (se instructions) Who has an interest in the property? Check one. | Do not deduct secured claims or exemptions. F the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Propert Current value of the entire property? Current value of the portion you own? |

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Debtor 1 Barbara Stewart Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bedroom Set \$200.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell Phone \$75.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Used Clothing \$125.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$500.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1450.00 for Part 3. Write that number here

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Debtor 1 Barbara Stewart Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: **Direct Express** \$0.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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| Deb | tor 1 Barbara First Name | Middle Nesse | Stewart | Case number (if known) | |
|-----|---|---|-----------------------------|--|---|
| 20. | Government and corp | Middle Name orate bonds and other negotial include personal checks, cashiers' | | | |
| | | ents are those you cannot transfer | | | |
| | ✓ No Yes. Give specific information about them | Issuer name: | | | |
| | u1611 | | | | |
| | | | | | |
| 21 | Retirement or pension | accounts | | | |
| | | | , thrift savings accounts | , or other pension or profit-sharing plans | |
| | ✓ No | Type of account: | Institution name: | | |
| | Yes. List each account | 401(k) or similar plan: | outa uon mamo | | |
| | separately. | Pension plan: | | | - |
| | | IRA: | | | _ |
| | | Retirement account: | | | - |
| | | Keogh: | | | - |
| | | Additional account: | | | - |
| | | Additional account: | | | _ |
| 22. | | prepayments d deposits you have made so that with landlords, prepaid rent, public | | | |
| | ✓ No | | Institution name: | | |
| | Yes | Electric: | | | _ |
| | | Gas: | | | _ |
| | | Heating oil: | | | _ |
| | | Security deposit on rental unit: | | | |
| | | Prepaid rent: | | | |
| | | Telephone: | | | |
| | | Water: | | | |
| | | Rented furniture: | | | |
| | | Other: | | | |
| 23. | Annuities (A contract fo | or a periodic payment of money to | you, either for life or for | a number of years) | |
| | ✓ No | Issuer name and description: | | | |
| | Yes | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

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| Debte | or 1 Barbara | Stewart | Case number (if known) | |
|-------|---|---|--|--|
| | | dle Name Last Name | | |
| 24. | Interests in an education IRA, in an a 26 U.S.C. §§ 530(b)(1), 529A(b), and 5 | account in a qualified ABLE program, or under 29(b)(1). | er a qualified state tuition program. | |
| | No Institution name and des | cription. Separately file the records of any interes | sts.11 U.S.C. § 521(c): | |
| | | | | |
| 25. | Trusts, equitable or future interests i | n property (other than anything listed in line | 1), and rights or powers | |
| | exercisable for your benefit No | | | |
| | Yes. Describe | | | |
| 26. | | de secrets, and other intellectual property sites, proceeds from royalties and licensing agre | ements | |
| | ✓ No Yes. Describe | | | |
| 0.7 | | | | |
| 27. | - N | censes, cooperative association holdings, liquor | licenses, professional licenses | |
| | ✓ No Yes. Describe | | | |
| | Tes. Describe | | | |
| | | | | |
| | | | | |
| Mon | ney or property owed to you? | | | Current value of the portion you own? Do not deduct secured claims or exemptions. |
| | ney or property owed to you? Tax refunds owed to you | | | portion you own? |
| | | | | portion you own? Do not deduct secured |
| | Tax refunds owed to you | | Federal: | portion you own? Do not deduct secured |
| | Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns | | Federal: State: | portion you own? Do not deduct secured claims or exemptions. |
| 28. | Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years | | | portion you own? Do not deduct secured claims or exemptions. |
| 28. | Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimon | y, spousal support, child support, maintenance, | State: Local: | portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 |
| 28. | Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years | | State: Local: | portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 |
| 28. | Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimon | | State: Local: divorce settlement, property settlemen | portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 |
| 28. | Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years | | State: Local: divorce settlement, property settlemen Alimony: | portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t |
| 28. | Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years | | State: Local: divorce settlement, property settlemen Alimony: Maintenance: | portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 |
| 28. | Tax refunds owed to you ✓ No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimon ✓ No Yes. Give specific information | | State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: | portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 |
| 29. | Tax refunds owed to you Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimon Yes. Give specific information Other amounts someone owes you Examples: Unpaid wages, disability insur | | State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement: | portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 |
| 29. | Tax refunds owed to you ✓ No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimon ✓ No Yes. Give specific information Other amounts someone owes you Examples: Unpaid wages, disability insur Social Security benefits; unpaid | y, spousal support, child support, maintenance, | State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement: | portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 |
| 29. | Tax refunds owed to you ✓ No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimon ✓ No Yes. Give specific information Other amounts someone owes you Examples: Unpaid wages, disability insur Social Security benefits; unpaid | y, spousal support, child support, maintenance, | State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement: | portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 |

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| Deb ¹ | tor 1 Barbara | | Stewart | Case number (if known) | |
|------------------|--|--------------------------|--|---|--|
| | First Name | Middle Nam | e Last Name | | |
| 31. | Interests in insurance Examples: Health, disab | | ealth savings account (HSA); credit, h | nomeowner's, or renter's insurance | |
| | Yes. Name the insu of each policy and I | | Company name: | Beneficiary: | Surrender or refund value |
| 32. | | of a living trust, expec | n someone who has died t proceeds from a life insurance polic | y, or are currently entitled to receive | |
| 33. | | | t you have filed a lawsuit or made surance claims, or rights to sue | a demand for payment | |
| 34. | Other contingent and to set off claims No Yes. Describe | unliquidated claims (| of every nature, including counter | claims of the debtor and rights | |
| 35. | Any financial assets your No Yes. Describe | ou did not already list | : | | |
| 36. | | • | om Part 4, including any entries fo | | |
| Part | 5: Describe Any Bu | usiness-Related Pr | operty You Own or Have an I | nterest In. List any real estate in F | Part 1. |
| 37. | No. Go to Part 6. | ny legal or equitable i | nterest in any business-related pr | operty? | Current value of the portion you own? |
| 38. | Yes. Go to line 38. Accounts receivable of | or commissions you a | ready earned | | Do not deduct secured claims or exemptions |
| | ✓ No Yes. Describe | | | | |
| 39. | No | | | achines, rugs, telephones, desks, chairs, | electronic devices |
| | Yes. Describe | | | | |
| | | | | | |

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| Deb | tor 1 Barbara | Stewart | Case number (if known) | |
|--------|--------------------------------|--|---------------------------------|---------------------------------------|
| ı | First Name | Middle Name Last Name | | |
| 40. | Machinery, fixtures, e | quipment, supplies you use in business, and tools of yo | ur trade | |
| | ✓ No | | | |
| | Yes. Describe | | | |
| | | | | |
| | | | | |
| 41. | Inventory | | | |
| | ✓ No | | | |
| | Yes. Describe | | | |
| | Ш | | | |
| | | · | | |
| 42. | Interests in partnersh | ips or joint ventures | | |
| | ✓ No | | | |
| | Yes. Give specific | Name of entity: | % of ownership: | |
| | information about | | | |
| | them | | | _ |
| | | | | |
| | | | | |
| 43. | Customer lists, mailing | lists, or other compilations | | |
| | — | , | | |
| | ✓ No | | 10000101/110 | |
| | Yes. Do your lists i | nclude personally identifiable information (as defined in 11 L | 7.S.C. § 101(41A))? | |
| | No | | | |
| | Yes. Desc | ribe | | |
| | Ц | | | · |
| 44. | Any business-related | property you did not already list | | |
| | ✓ No | | | |
| | ightharpoonup | | | <u> </u> |
| | Yes. Give specific information | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | <u> </u> |
| | | | | |
| | | III of your entries from Part 5, including any entries for | | |
| for Pa | art 5. Write that number | er here | | |
| | Describe Δny F | arm- and Commercial Fishing-Related Property | You Own or Have an Interest In | |
| Part | If you own or have ar | interest in farmland, list it in Part 1. | Tod Own or Flavo an into ook in | |
| 46 | | ny legal or equitable interest in any farm- or commerc | iol fiching voloted property? | |
| 46. | Do you own or have a | ny legal or equitable interest in any larm- or commerc | al lishing-related property? | Commant value of the |
| | No. Go to Part 7. | | | Current value of the portion you own? |
| | Yes. Go to line 47 | | | Do not deduct secured claims |
| | | | | or exemptions |
| 47. | Farm animals | author forms using a field | | |
| | Examples: Livestock, p | ouitry, tarm-raised tish | | |
| | ✓ No | | | |
| | Yes. Describe | | | |
| | _ | | | |
| | - | | | |

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| Debt | or 1 Barbara | Middle Nove | Stewart | Case number (if known) | |
|--------------|-------------------------------------|----------------------------------|----------------------------|------------------------------|-------------|
| | First Name | Middle Name | Last Name | | |
| 48. | Crops-either growing or I | harvested | | | |
| | ✓ No | | | | |
| | Yes. Describe | | | | |
| | | | | | |
| 40 | | | | | |
| 49. | Farm and fishing equipm | ent, implements, machinery, fi | xtures, and tools of trade | | |
| | ✓ No | | | | |
| | Yes. Describe | | | | |
| | | | | | |
| 50 | Farm and fishing supplies | s chemicals and feed | | | |
| 00. | | s, chemicals, and lood | | | |
| | ✓ No | | | | |
| | Yes. Describe | | | | |
| | | | | | |
| 51. | Any farm- and commerci | al fishing-related property you | did not already list | | |
| | √ No | | | | |
| | Yes. Describe | | | | |
| | | | | | |
| | | | | <u> </u> | |
| 52. A | dd the dollar value of all o | f your entries from Part 6, incl | uding any entries for page | s vou have attached | |
| | | ere | | - | |
| • | | | | L | |
| | | | | | |
| | | | | | |
| Part | 7. Describe All Prope | erty You Own or Have an In | terest in That You Did | Not List Above | |
| 53. | | ty of any kind you did not alrea | ady list? | | |
| | Examples: Season tickets, o | country club membership | | | |
| | ✓ No | | | | |
| | Yes. Give specific information | | | | |
| | imonnation | | | | |
| | | | | | |
| | | | | | |
| 54. A | dd the dollar value of all o | f your entries from Part 7. Writ | e that number here | | > |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Part | List the Totals of E | ach Part of this Form | | | |
| · a.e | | | | | |
| 55. F | Part 1: Total real estate, li | ne 2 | | > | |
| | | | | | |
| 56. r | oart 2 total vehicles, line 5 | 5 | \$7825.00 | | |
| 57. P | art 3: Total personal and I | household items, line 15 | \$1450.00 | _ | |
| 58 D | art 4: Total financial asse | te line 36 | ψ1430.00 | - | |
| | | | | <u> </u> | |
| 59. F | Part 5: Total business-rela | ted property, line 45 | | <u>_</u> | |
| 60. F | Part 6: Total farm- and fish | ning-related property, line 52 | | | |
| 61. F | Part 7: Total other propert | y not listed, line 54 | - | _ | |
| | | | | | |
| 62. 1 | ι οται personal property. Ασ | dd lines 56 through 61 | <u>\$9275.00</u> | Conversional | + \$9275.00 |
| | | | | Copy personal property total | |
| | | | | | \$9275.00 |
| 63. T | otal of all property on Sch | edule A/B. Add line 55 + line 62 | | | |

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| Debtor 1 | ebtor 1 Barbara | | Stewart | Case number (if known) | |
|----------|-----------------|-------------|-----------|------------------------|--|
| | First Name | Middle Name | Last Name | | |

Schedule A/B: Property. Additional page

| Part 3: Describe Your Personal and Household Items | | | | | | |
|--|--|----------|--|--|--|--|
| Do you own or ha | Current value of the portion you own? Do not deduct secured claims or exemptions. | | | | | |
| 6.2. Household good | ds and furnishings | | | | | |
| ☐ No | | | | | | |
| Yes. Describe | Living Room Set | \$500.00 | | | | |
| 6.3. Household goods and furnishings | | | | | | |
| Yes. Describe | Misc. Household Goods | \$50.00 | | | | |

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| Fill | in this inforr | nation to identify your ca | ase: | | | |
|--|---|---|---|--|---|--|
| Deb | otor 1 | Barbara | | Stewart | | |
| Der | OLOT I | First Name | Middle Name | Last Name | | |
| | otor 2 ouse, if filing) | First Name | Middle Name | Last Name | | |
| | | ankruptcy Court for the: | | district of Illinois | | |
| Cas | e number | | | (State) | | |
| (If kn | own) | | | | | Charlet White to a |
| Of | ficial I | Form 106C | | | | Check if this is an amended filing |
| Sc | hedule | C: The Prop | erty You Claim a | s Exempt | | 04/16 |
| info as e addi For stat the tax- und you | rmation. Universal page each item e a specifiamount of exemption exemption of the complete of | sing the property you nore space is needed, es, write your name at of property you claic dollar amount as of any applicable state trement funds—manat limits the exempton would be limited to the property You of exemptions are you re claiming state and fe | u listed on Schedule A/B: I fill out and attach to this ind case number (if known im as exempt, you must sexempt. Alternatively, you utory limit. Some exempt ay be unlimited in dollar atton to a particular dollar to the applicable statutor | Property (Official Form 10) page as many copies of Popage as many copies of Popage as many copies of Popage as many claim the full fair notions—such as those for amount. However, if you camount and the value of y amount. If your spouse is filing with potions. 11 U.S.C. § 522(b)(3) | 6A/B) as your sou eart 2: Additional in exemption you market value of the alth aids, right claim an exempting the property is a | claim. One way of doing so is to the property being exempted up to the top creative certain benefits, and ion of 100% of fair market value determined to exceed that amount, |
| 2. | For any pr | operty you list on <i>Sch</i> e | dule A/B that you claim as e | xempt, fill in the information | n below. | |
| | | ription of the property a hedule A/B that lists th | | Amount of the exemption y Check only one box for each | | Specific laws that allow exemption |
| | | | Copy the value from Schedule A/B | | | |
| | 2015 | : n Altima, 2015, Nissan Altima | \$7,825.00 | \$0 100% of fair market va applicable statutory lin | | 735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b) |
| | Line from Schedule A | VB: 03 | | applicable datatoly iii | | |
| | Brief description | : | \$200.00 | \$200. | 00 | 735 ILCS 5/12-1001(b) |
| | Line from Schedule A | om Set | | 100% of fair market va applicable statutory lin | alue, up to any | |
| 3. | (Subject to | adjustment on 4/01/19 a | temption of more than \$160, and every 3 years after that for a | cases filed on or after the date | | |

No Yes

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Debtor 1 Barbara Stewart Case number (if known)
First Name Middle Name Last Name

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own | Amount of the exemption you claim Check only one box for each exemption. | Specific laws that allow exemptio |
|---|--|---|-----------------------------------|
| | Copy the value from Schedule A/B | | |
| Brief description: Living Room Set | \$500.00 | \$500.00 | 735 ILCS 5/12-1001(b) |
| Line from Schedule A/B: 06 | | 100% of fair market value, up to any applicable statutory limit | _ |
| Brief description: Cell Phone | \$75.00 | \$75.00 | 735 ILCS 5/12-1001(b) |
| Line from Schedule A/B: 07 | | 100% of fair market value, up to any applicable statutory limit | _ |
| Brief description: | \$125.00 | \$125.00 | 735 ILCS 5/12-1001(a) |
| Misc. Used Clothing Line from Schedule A/B: 11 | | 100% of fair market value, up to any applicable statutory limit | _ |
| Brief description: | \$500.00 | \$500.00 | 735 ILCS 5/12-1001(b) |
| Misc. Jewelry Line from Schedule A/B:12 | | 100% of fair market value, up to any applicable statutory limit | _ |
| Brief description: Misc. Household Goods | \$50.00 | \$50.00 | 735 ILCS 5/12-1001(b) |
| Line from Schedule A/B: 06 | | 100% of fair market value, up to any applicable statutory limit | _ |
| Brief description: Other financial account, | \$0.00 | \$0 100% of fair market value, up to any | 735 ILCS 5/12-1001(b) |

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| | | D | beament 1 age 25 of | 11 | | |
|--------------------|--|--|--|---|---|-----------------------------------|
| Fill in th | nis information to identify your ca | se: | | | | |
| Debtor | 1 Barbara | | Stewart | | | |
| | First Name | Middle Name | Last Name | | | |
| Debtor (Spouse, | | Middle Name | Last Name | | | |
| Linitad | | | District of Illinois | | | |
| United | States Bankruptcy Court for the: | Northern | (State) | | | |
| Case n | | | | | | |
| Offic | cial Form 106D | | | | | Check if this is a amended filing |
| Sch | edule D: Credito | ors Who Ha | ve Claims Secur | ed by Prop | ertv | 12/1 |
| more sp | | onal Page, fill it out, nu | le are filing together, both are equested in the entries, and attach it to the entries. | | | |
| Г | _ ~ | | with your other schedules. You ha | ve nothing else to rep | ort on this form. | |
| | Yes. Fill in all of the information | n below. | • | | | |
| Part 1: | | | | | | |
| i | List all secured claims. If a credit separately for each claim. If more the in Part 2. As much as possible, list name. | nan one creditor has a pa | rticular claim, list the other creditors | Column A Amount of claim Do not deduct the value of collateral. | Column B Value of collateral that supports this claim | Column C Unsecured portion If any |
| | Santander Consumer USA Creditor's Name 14101 MYFORD RD FL 2 Number Street TUSTIN CA 92780 City State ZIP Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was incurred | 2015 Nissan Altima As of the date you file Contingent Unliquidated Disputed Nature of lien. Check An agreement you car loan) | made (such as mortgage or secured n as tax lien, mechanic's lien) n a lawsuit right to offset) | \$21,117.63 | \$7,825.00 | <u>\$13,292.6</u> 3 |
| | Add the dollar value of y | our entries in Column | A on this page. Write that number | \$21,117.63 | | |

here:

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| Fill in | this infor | mation to identify your c | ase: | | | | | |
|--|---|---|--|--|---|--|--|--|
| Debto | or 1 | Barbara | | Stewart | | | | |
| Debto | or 2 | First Name | Middle Name | Last Name | | | | |
| | e, if filing) | First Name | Middle Name | Last Name | | | | |
| United | d States E | Sankruptcy Court for the: | Northern | District of Illinois (State) | | | | |
| Case (If know | number vn) | | | (Giate) | | | | |
| Offic | cial F | orm 106E/F | | | - | Chec | ck if this is an | amended filing |
| Scl | hedu | ule E/F: Cre | editors Who | Have Unsecure | d Claims | | | 12/1 |
| other Form claims the en known | party to a 106A/B) a sthat are tries in the list. | any executory contracts and on Sc <i>hedule G: Exe</i> e listed in <i>Schedule D: C</i> | s or unexpired leases the cutory Contracts and Coreditors Who Hold Claitach the Continuation Y Unsecured Claims | | executory contract G). Do not include a ice is needed, copy | s on <i>Schedu</i> any creditors the Part yo | <i>le A/B: Prop</i> s with partia u need, fill i | e <i>rty</i> (Official Ily secured t out, number |
| | ☐ No. 0 ✓ Yes. | Go to Part 2. | , and the second | | | | | |
| | isted, ider As much : Continuat | ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor | is. If a claim has both pri is in alphabetical order acc ie than one creditor holds | s more than one priority unsecured clai ority and nonpriority amounts, list that ording to the creditor's name. If you ha a particular claim, list the other creditor as for this form in the instruction bookle | claim here and show ave more than two p rs in Part 3. | both priority | and nonprior | rity amounts. |
| | | | | | | Total claim | Priority amount | Nonpriority amount |
| 2.1 | Illinois D | epartment of Revenue | | Last 4 digits of account number | | \$0.00 | \$0.00 | \$0.00 |
| | Priority 0 PO Box Number | | | When was the debt incurred? As of the date you file, the claim i apply. | n/a s: Check all that | | | |
| | Chicago | | 60664 | Contingent | | | | |
| | | State curred the debt? Check of to anly | Zip Code one. | Unliquidated Disputed | | | | |
| | Deb | otor 2 only | | Type of PRIORITY unsecured clair | n: | | | |
| | Deb | tor 1 and Debtor 2 only | | Domestic support obligations | | | | |
| | At le | east one of the debtors an | nd another | Taxes and certain other debts you government | ou owe the | | | |
| | | eck if this claim relates | to a community debt | Claims for death or personal inju intoxicated | ry while you were | | | |
| | Is the c | laim subject to offset? | | Other. Specify Oth | er | | | |
| 0.0 | Yes | | | | | \$0.00 | ¢0.00 | Ф0.00 |
| 2.2 | | Creditor's Name | | Last 4 digits of account number _ | | \$0.00 | \$0.00 | \$0.00 |
| | Po Box Number | | | When was the debt incurred? | n/a | | | |
| | | | | As of the date you file, the claim i apply. | s: Check all that | | | |
| | | State curred the debt? Check | Zip Code | Contingent Unliquidated Disputed | | | | |
| | $\stackrel{\smile}{=}$ | otor 1 only otor 2 only | | Type of PRIORITY unsecured clair | n: | | | |
| | _ | otor 1 and Debtor 2 only | | Domestic support obligations | | | | |
| | | east one of the debtors an | nd another | Taxes and certain other debts you | u owe the | | | |
| | = | eck if this claim relates | | Claims for death or personal injuintoxicated | ry while you were | | | |
| | Is the c | laim subject to offset? | | Other. Specify Oth | er | | | |

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Debtor 1 Barbara Stewart Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation **Total claim** 4.1 CCI \$3,680.31 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/2015 501 Greene Street # 302 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30901 Augusta Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt **V** Collection; Collecting for ORIGINAL CREDITOR: 10 Is the claim subject to offset? Other. Specify PEOPLES GAS LIGHT AND COKE No Yes City of Chicago - Dep't of Revenue \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 88292 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago 60608 Illinois Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Notice Only Is the claim subject to offset? **✓** No Yes City of Chicago EMS \$1,067.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 33589 Treasury Center n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60694 Chicago Illinois City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Medical Bill Is the claim subject to offset? Official Yes 106E/F Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Debtor 1 Barbara Stewart Case number (if known)
First Name Middle Name Last Name

| After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. CONTRACT CALLERS INC Nonpriority Creditor's Name Street Stree | |
|--|-------------|
| Nonpriority Creditor's Name Soit GREENE ST FL 3 Number Street | Total claim |
| As of the date you file, the claim is: Check all that apply. As of the date you file, the claim is: Check all that apply. As of the date you file, the claim is: Check all that apply. Contingent | \$3,136.00 |
| AUGUSTA Georgia 30901 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 1 only Debtor 8 only Debtor 1 only | |
| 4.5 CONVERGENT OUTSOURCING Nonpriority Creditor's Name 10750 HAMMERLY BLVD #200 When was the debt incurred? | |
| Nonpriority Creditor's Name 10750 HAMMERLY BLVD #200 Number Street Houston Texas 77043 Texas Trough Texas Tro | |
| Nonpriority Creditor's Name 10750 HAMMERLY BLVD #200 Number Street When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Who incurred the debt? Check one. | \$449.00 |
| Debtor 2 only Student loans | \$449.00 |
| □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt Is the claim subject to offset? □ No □ Yes □ Debts to pension or profit-sharing plans, and other similar debts □ Other. Specify COMCAST □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts □ OTHER. Specify COMCAST □ OTHER. Specify COMCAST | |

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Debtor 1 Barbara Stewart Case number (if known)
First Name Middle Name Last Name

| After listing any entries on this page, number them | beginning with 4.5, followed by 4.6, and so forth. | Total claim |
|---|---|-------------|
| McFarland Clinic | Last 4 digits of account number | \$110.00 |
| Nonpriority Creditor's Name 1215 Duff Ave | When was the debt incurred?n/a | |
| Number Street | As of the date you file, the claim is: Check all that apply. | |
| | Contingent | |
| | Unliquidated | |
| Ames Iowa 50010 City State Zip Co | | |
| Who incurred the debt? Check one. | Type of NONPRIORITY unsecured claim: | |
| Debtor 1 only | Student loans | |
| Debtor 2 only | 불 | |
| Debtor 1 and Debtor 2 only | Obligations arising out of a separation agreement or divorce that you did not report as priority claims | |
| At least one of the debtors and another | Debts to pension or profit-sharing plans, and other similar debts | |
| Check if this claim relates to a community deb | | |
| Is the claim subject to offset? | | |
| ✓ No | | |
| Yes | | |
| MOHELA/DEPT OF ED Nonpriority Creditor's Name | Last 4 digits of account number 0002 | \$6,197.00 |
| 633 SPIRÍT DR | When was the debt incurred?11/2016 | |
| Number Street | As of the date you file, the claim is: Check all that apply. | |
| | Contingent | |
| CHESTERFIELD Missouri 6300 | | |
| City State Zip Co Who incurred the debt? Check one. | Disputed | |
| Debtor 1 only | Type of NONPRIORITY unsecured claim: | |
| Debtor 2 only | Student loans | |
| Debtor 1 and Debtor 2 only | <u> </u> | |
| At least one of the debtors and another | Obligations arising out of a separation agreement or divorce that you did not report as priority claims | |
| Check if this claim relates to a community deb | Debts to pension or profit-sharing plans, and other similar debts | |
| Is the claim subject to offset? | Other. Specify | |
| No | | |
| Yes | | |
| MOHELA/DEPT OF ED | | ¢2 500 00 |
| Nonpriority Creditor's Name | Last 4 digits of account number 0001 | \$3,500.00 |
| 633 SPIRIT DR | When was the debt incurred? 11/2016 | |
| Number Street | As of the date you file, the claim is: Check all that apply. | |
| | Contingent | |
| CHESTERFIELD Missouri 63009 City State Zip Co | | |
| Who incurred the debt? Check one. | Disputed | |
| Debtor 1 only | Type of NONPRIORITY unsecured claim: | |
| Debtor 2 only | ✓ Student loans | |
| Debtor 1 and Debtor 2 only | Obligations arising out of a separation agreement or | |
| At least one of the debtors and another | divorce that you did not report as priority claims | |
| Check if this claim relates to a community deb | Debts to pension or profit-sharing plans, and other similar debts | |
| Is the claim subject to offset? | Other. Specify | |
| | | |

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Debtor 1 Barbara Stewart Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 MOHELA/DEPT OF ED \$6,280.00 Last 4 digits of account number Nonpriority Creditor's Name 633 SPIRÍT DR When was the debt incurred? 11/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **CHESTERFIELD** 63005 Missouri Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.11 MOHELA/DEPT OF ED \$3,546.00 0001 Last 4 digits of account number Nonpriority Creditor's Name 633 SPIRIT DR When was the debt incurred? 11/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent CHESTERFIELD Missouri 63005 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.12 PEOPLES ENGY \$0.00 Last 4 digits of account number 6259 Nonpriority Creditor's Name When was the debt incurred? 200 EAST RANDOLPH 11/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** 60601 Illinois Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

✓ No ✓ Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify

Debts to pension or profit-sharing plans, and other similar

InstallmentLoan

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Debtor 1 Barbara Stewart Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 PEOPLES ENGY \$0.00 Last 4 digits of account number 5759 Nonpriority Creditor's Name 200 EAST RANDOLPH When was the debt incurred? 4/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** 60601 Illinois Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.14 RENT A CENTER \$1,300.00 Last 4 digits of account number Nonpriority Creditor's Name 5501 Headquarters Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 75024 Plano Texas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Old Furniture Loan Is the claim subject to offset? **✓** No Yes 4.15 SEVENTH AVE \$0.00 Last 4 digits of account number 5384 Nonpriority Creditor's Name When was the debt incurred? 4/2012 1112 7th Ave Number As of the date you file, the claim is: Check all that apply. Contingent Wisconsin 53566 Monroe Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or

✓ No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts

Other. Specify _

divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar

CreditCard

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Debtor 1 Barbara Stewart Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 SEVENTH AVENUE \$169.00 Last 4 digits of account number 5384 Nonpriority Creditor's Name PO Box 800849 When was the debt incurred? 4/2012 Number Street As of the date you file, the claim is: Check all that apply. c/o Creditors Bankruptcy Service; Attn: M.E. Bennett Contingent Dallas 75380 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt CreditCard Other. Specify __ Is the claim subject to offset? **✓** No Yes

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Debtor 1 Barbara Stewart Case number (if known)
First Name Middle Name Last Name

| Part 4: Add th | ne Amounts for Each Type of Unsecured Claim | | | |
|--------------------------|---|-------|-----------------------------------|--------------------|
| | mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim. | for s | tatistical reporting purposes onl | y. 28 U.S.C. §159. |
| | | | Total claims | |
| Total claims from Part 1 | 6a. Domestic support obligations. | 6a. | \$0.00 | |
| | 6b. Taxes and certain other debts you owe the government | 6b. | \$0.00 | |
| | 6c. Claims for death or personal injury while you were intoxicated | 6c. | \$0.00 | |
| | 6d. Other. Add all other priority unsecured claims. Write that amount here. | 6d. | \$0.00 | |
| | 6e. Total. Add lines 6a through 6d. | 6e. | \$0.00 | |
| | | | Total claims | |
| Total claims from Part 2 | 6f. Student loans | 6f. | \$19,523.00 | |
| | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. | \$0.00 | |
| | 6h. Debts to pension or profit-sharing plans, and other similar debts | 6h. | \$0.00 | |
| | Other. Add all other nonpriority unsecured claims. Write that amount here. | 6i. | \$10,560.31 | |
| | 6i. Total. Add lines 6f through 6i. | 6i. | \$30,083.31 | |

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| | | | | |
|------------------------|---------------------------|-------------|----------------------|--|
| Debtor 1 | Barbara | | Stewart | |
| İ | First Name | Middle Name | Last Name | |
| Debtor 2 | | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | |
| United States B | Sankruptcy Court for the: | Northern | District of Illinois | |
| | | | (State) | |
| Case number (If known) | | | | |
| (II KIIOWII) | | | | |
| Official | Form 106G | | | |
| Unicial | FUIIII 100G | | | |

Fill in this information to identify your case:

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

| Person or company with whom you have the contract or lease | | | | State what the contract or lease is for |
|--|---|----------|----------|---|
| 2.1 | Paper Street Rea Name 1641 W. Carroll | | | Residential Lease, Other, Residential LEase |
| | Number | Street | | |
| | Chicago | Illinois | 60612 | |
| | City | State | Zip Code | |

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| | | | טט | cument Pay | . 33 0 | 1 / / | |
|--------------|---|---|---|--|-----------------------|---|--|
| Fill | in this infor | mation to identify your c | ase: | | | | |
| Del | otor 1 | Barbara First Name | Middle Name | Stewart Last Name | | | |
| _ | otor 2 ouse, if filing) | First Name | Middle Name | Last Name | | | |
| Un | ited States E | Bankruptcy Court for the: | Northern | District of Illinois | | | |
| | se number | | | (State) | | | |
| | | Earm 1064 | | | | | Check if this is ar amended filing |
| | | Form 106H e H: Your Cod | lebtors | | | | 12/15 |
| filin the | g together, entries in t wn). Answe | both are equally respo he boxes on the left. At r every question. | nsible for supplying corre | ct information. If more to this page. On the to | space is op of any | needed, copy the Addit Additional Pages, write | sible. If two married people are ional Page, fill it out, and number your name and case number (if |
| 2. | Idaho, Lou No. 0 | uisiana, Nevada, New Mex Go to line 3. | lived in a community pro ico, Puerto Rico, Texas, Wa er spouse, or legal equiva | ashington, and Wisconsi | n.) | unity property states and | territories include Arizona, California, |
| | | Yes. In which communit | y state or territory did you | live? | Fill ir | the name and current ad | dress of that person. |
| | | Name of your spouse, f | ormer spouse, or legal equi | valent | | | |
| | | Number Street | | | | | |
| | | City | State | Zip Co | ode | | |
| 3. | | | - | - | | | List the person shown in line 2 |

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor Column 2: The creditor to whom you owe the debt Check all schedules that apply:

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| | | | | | 3 | | | |
|---|---|---|--------------------|-----------------|-------------|--------------|---|------------|
| Fill in this i | nformation to identify | your case: | | | | | | |
| Debtor 1 | Barbara | | Stewa | rt | | | | |
| | First Name | Middle Name | Last N | | | Che | eck if this is: | |
| Debtor 2 | | | | | | | An amended filing | |
| (Spouse, if filling | First Name | Middle Name | Last N | lame | | 1 4 | _ | |
| United State the: | es Bankruptcy Court for | Northern | _ District of Illi | inois State) | | | A supplement showing post- expenses as of the following | |
| Case number (If known) | er | | | | | | MM / DD / YYYY | |
| Official | Form 106I | | | | | | | |
| Schedu | ule I: Your In | come | | | | | | 12/1 |
| information spouse. If n number (if l | about your spouse. I | If you are separated and I, attach a separate she y question. | d your spous | se is r | ot filing w | ith you, do | ir spouse is living with yo not include information ional pages, write your n | about your |
| _ | our employment | | Debtor 1 | l | | | Debtor 2 | |
| informa | | Employment status | Emplo | oved | | | Employed | |
| | ave more than one job, separate page with | | | nploye | d | | Not Employed | |
| | ion about additional | Occupation | | | | | | |
| | oart time, seasonal, or lloyed work. | Employer's name | | | | | | |
| | ion may include student maker, if it applies. | Employer's address | Number Sti | reet | | | Number Street | |
| | | | City | | State | Zip Code | City State | e Zip Code |
| | | How long employed there? | | | | | | |
| Part 2: G | ive Details About N | Monthly Income | | | | | | |
| spouse unling of your or you more space 2. List m | ess you are separated. our non-filing spouse have, attach a separate she | e more than one employer, | combine the | | | employers fo | or that person on the lines be For Debtor 2 or non-filing spouse | |
| | ate and list monthly ove | rtime pay. | | 3. | | + \$0.00 | | |
| | late gross income. Add li | | | 4. | | \$0.00 | | |
| | | | | 1- | | | 1 | |

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| Debtor 1Barbara | | Stewart | Case number | (if | | | |
|---|--|---------------------|-------------------------|-------------------|-------------------------|--|--|
| First Nam | e Middle Name | Last Name | known) | For Debtor 2 or | | | |
| | | | For Debtor 1 | non-filing spouse | | | |
| Copy line 4 her | e | → 4. | \$0.00 | | | | |
| 5. List all payroll | | | | | | | |
| 5a. Tax, Medic | are, and Social Security deductions | 5a. | \$0.00 | | | | |
| 5b. Mandatory | contributions for retirement plans | 5b. | \$0.00 | | | | |
| 5c. Voluntary of | contributions for retirement plans | 5c. | \$0.00 | | | | |
| 5d. Required r | epayments of retirement fund loans | 5d. | \$0.00 | | | | |
| 5e. Insurance | | 5e. | \$0.00 | | | | |
| 5f. Domestic s | upport obligations | 5f. | \$0.00 | | | | |
| 5g. Union dues | | 5g. | \$0.00 | | | | |
| _ | uctions. Specify: | _ | \$0.00 + | | | | |
| | deductions. Add lines 5a + 5b + 5c + 5d + 5e + | | \$0.00 | | | | |
| +5h. | | J | | | | | |
| 7. Calculate total | monthly take-home pay. Subtract line 6 from lin | ne 4. 7. | \$0.00 | | | | |
| 8. List all other in | come regularly received: | | | | | | |
| business, p | e from rental property and from operating a profession, or farm | | | | | | |
| | tement for each property and business showing its, ordinary and necessary business expenses, an | d | | | | | |
| | onthly net income. | 8a. | \$0.00 | | | | |
| 8b. Interest an | d dividends | 8b. | \$0.00 | | | | |
| | port payments that you, a non-filing spouse, o regularly receive | ra | | | | | |
| | ony, spousal support, child support, maintenance ement, and property settlement. | e, 8c. | \$0.00 | | | | |
| | nent compensation | 8d. | \$0.00 | | | | |
| 8e. Social Sec | · | 8e. | \$1,117.00 | | | | |
| | rnment assistance that you regularly receive | oe. | Ψ1,117.00 | <u> </u> | | | |
| Include cash cash assista | n assistance and the value (if known) of any non- nce that you receive, such as food stamps (benefi upplemental Nutrition Assistance Program) or | ts | | | | | |
| Food Assist | tance Programs Income | 8f. | \$99.00 | | | | |
| 8g. Pension or | retirement income | 8g. | \$0.00 | | | | |
| | thly income. Specify: sehold Contributions Income | 8h. + | \$200.00 + | | | | |
| | ncome Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g | + 8h. 9. | \$1,416.00 | | | | |
| | thly income. Add line 7 + line 9. in line 10 for Debtor 1 and Debtor 2 or non-filing s | 10. spouse | \$1,416.00 + | = | \$1,416.00 | | |
| Include contribution friends or relative | | ır household, your | dependents, your roomm | | | | |
| Specify: | any amounts already included in lines 2-10 or amo | Junts mat are not a | vанарте то рау ехрепses | | 1. + \$0.00 | | |
| | | | | | 1. + | | |
| | int in the last column of line 10 to the amount int on the Summary of Schedules and Statistical S | | | | 2. \$1,416.00 | | |
| | | | | | Combined monthly income | | |
| 13. Do you expect an increase or decrease within the year after you file this form? | | | | | | | |
| ✓ No. | | | | | | | |
| Yes. Expla | in: | | | | | | |
| | | | | | | | |

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| | | Docu | iment Page 36 of 77 | • | | |
|------------------------------------|--|---|--|-------------------------------------|------------------------|---------------------------|
| Fill in this infor | mation to identify your c | case: | | | | |
| Debtor 1 | Barbara | | Stewart | | | |
| Debtor 2 | First Name | Middle Name | Last Name | Check if this is: | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | An amended filing | g | |
| United States B | Bankruptcy Court for the: | Northern I | District of Illinois (State) | A supplement she expenses as of the | | petition chapter 13 late: |
| Case number (If known) | | | (Otato) | MM / DD / YYYY | | |
| Official | Form 106J | | | | | |
| | e J: Your Exp | enses | | | | 12/15 |
| information. If (if known). Ans | | attach another sheet to this | re filing together, both are equall form. On the top of any additiona | | | |
| 1. Is this a joi | | | | | | |
| ✓ No. Go | o to line 2 | | | | | |
| | oes Debtor 2 live in a se | eparate household? | | | | |
| | ■ No | | | | | |
| L T | | e Official Forms 106J-2, <i>Exper</i> | nses for Separate Household of Debt | or 2. | | |
| 2. Do you hav | re dependents? | · | <u> </u> | | | |
| Do not list I Debtor 2. | Debtor 1 and | es. Fill out this information for ach dependent | Dependent's relationship to Debtor 1 or Debtor 2 | Dependent's age | Does depe with you? | ndent live |
| | penses include If people other | 0 | | | | |
| than | - Personal Company | es | | | | |
| yourself an dependent | u youi | | | | | |
| Part 2: Esti | mate Your Ongoing l | Monthly Expenses | | | | |
| - | of a date after the bank | | ou are using this form as a supploplemental Schedule J, check the | | - | |
| | | ash government assistance t on Schedule I: Your Income | | | , | Your expenses |
| | I or home ownership ex or the ground or lot. 4. | penses for your residence. In | nclude first mortgage payments and | | 4. | \$450.00 |
| If not inc | luded in line 4: | | | | | |
| 4a. Real e | state taxes | | | | 4a | \$0.00 |
| 4b. Prope | rty, homeowner's, or rent | ter's insurance | | | 4b. | \$0.00 |

4c.

4d.

\$0.00

\$0.00

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Barbara
 Stewart
 Case number (if known)

 Last Name
 Last Name

| First Name Middle Name Last Nan | ne | |
|--|---------------------------------|---------------|
| | | Your expenses |
| 5. Additional mortgage payments for your residence, such as home equ | ity loans 5. | \$0.00 |
| 6. Utilities: | | |
| 6a. Electricity, heat, natural gas | 6a. | \$75.00 |
| 6b. Water, sewer, garbage collection | 6b. | \$0.00 |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. | \$53.00 |
| 6d. Other. Specify: | 6d | \$0.00 |
| 7. Food and housekeeping supplies | 7. | \$120.00 |
| 8. Childcare and children's education costs | 8. | \$0.00 |
| 9. Clothing, laundry, and dry cleaning | 9. | \$5.00 |
| 10. Personal care products and services | 10. | \$1.00 |
| 11. Medical and dental expenses | 11. | \$0.00 |
| 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments | 12. | \$50.00 |
| 13. Entertainment, clubs, recreation, newspapers, magazines, and boo | oks 13. | \$0.00 |
| 14. Charitable contributions and religious donations | 14. | \$0.00 |
| 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 o | r 20. | |
| 15a. Life insurance | 15a | \$0.00 |
| 15b. Health insurance | 15b | \$0.00 |
| 15c. Vehicle insurance | 15c | \$87.00 |
| 15d. Other insurance. Specify: | 15d | \$0.00 |
| 16. Taxes. Do not include taxes deducted from your pay or included in lines | 4 or 20. | |
| Specify: | | \$0.00 |
| 17. Installment or lease payments: | | |
| 17a. Car payments for Vehicle 1 | 17a | \$0.00 |
| 17b. Car payments for Vehicle 2 | 17b | \$0.00 |
| 17c. Other. Specify: | 17c | \$0.00 |
| 17d. Other. Specify: | 17d | \$0.00 |
| 18. Your payments of alimony, maintenance, and support that you did | not report as deducted from | \$0.00 |
| your pay on line 5, Schedule I, Your Income (Official Form 106I). | 18. | |
| 19. Other payments you make to support others who do not live with you specify: | | Ф0.00 |
| 20.Other real property expenses not included in lines 4 or 5 of this form | n or on Schedule I: Your Income | \$0.00 |
| 20a. Mortgages on other property | 20a | \$0.00 |
| 20b. Real estate taxes. | 20b | \$0.00 |
| 20c. Property, homeowner's, or renter's insurance | 20c | \$0.00 |
| 20d. Maintenance, repair, and upkeep expenses. | 20d | \$0.00 |
| 20e. Homeowner's association or condominium dues | | |

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| Debtor 1 | Barbara | | Stewart | Case number (if known) | | |
|---|--|---|---------------------------|------------------------|------------|----------|
| Ē | First Name | Middle Name | Last Name | | | |
| 21. Other. | Specify: | | | | 21 | \$0.00 |
| 22. Calcu | late your monthly e | xpenses. | | | | \$841.00 |
| 22a. Ad | dd lines 4 through 21 | | | | | \$0.00 |
| 22b. C | opy line 22 (monthly | expenses for Debtor 2), if any, | from Official Form 106J-2 | | | \$841.00 |
| 22c. Ad | dd line 22a and 22b. | 22. | | | | |
| 23.Calcul | ate your monthly ne | et income. | | | | |
| 23a. C | opy line 12 (your con | nbined monthly income) from | | 23a | \$1,416.00 | |
| 23b. Copy your monthly expenses from line 22 above. | | | | | 23b | \$841.00 |
| 23c. Subtract your monthly expenses from your monthly income. | | | | | | \$575.00 |
| Т | The result is your monthly net income. | | | | | |
| | gage payment to incre | et to finish paying for your car lease or decrease because of a r | | | | |

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| Debtor 1 | Barbara | | Stewart | |
|---------------------|---------------------------|-------------|----------------------|--|
| | First Name | Middle Name | Last Name | |
| Debtor 2 | | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | |
| United States E | Bankruptcy Court for the: | Northern | District of Illinois | |
| | | | (State) | |
| Case number | | | | |

Official Form 106Dec

| П | Check if this is an |
|---|---------------------|
| _ | amended filing |

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

| Pai | t 1: Sign Below | |
|-----|--|--|
| | Did you pay or agree to pay someone who is NOT an attorney to h | nelp you fill out bankruptcy forms? |
| | No | |
| | Yes. Name of person | Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). |
| | | |
| | | |
| | Under penalty of perjury, I declare that I have read the summary | and schedules filed with this declaration and |
| | that they are true and correct. | and scriedules lied with this declaration and |
| × | /s/ Barbara Stewart | × |
| | Signature of Debtor 1 | Signature of Debtor 2 |
| | Date 6/1/2018 | Date |
| | MM/DD/YYYY | MM/DD/YYYY |

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| Fill in t | his infor | mation to identify your c | ase: | | | | | |
|--------------------|----------------------|--|---------------------------------------|---------------------------|-----------------------|------------------|------------------|-----------------------------------|
| Debtor | 1 | Barbara First Name | Middle N | Stewa Jame Last N | | | | |
| Debtor (Spouse, | | First Name | Middle N | lame Last N | Name | | | |
| United | States B | ankruptcy Court for the: | | District of I | | | | |
| Case n | umber | | | (| State) | | | |
| Offic | cial | Form 107 | | | | | | Check if this is a amended filing |
| - | | nt of Financia | l Affairs fo | or Individual | s Filing fo | r Bankru | ptcy | 04/1 |
| Be as o | complet ation. It | te and accurate as por f more space is neede own). Answer every qu | ssible. If two ma d, attach a sepa | arried people are fili | ng together, botl | n are equally re | esponsible for s | |
| Part 1 | Give | Details About Your | Marital Status | and Where You Liv | ed Before | | | |
| 1. \ | What is | your current marital sta | itus? | | | | | |
|] | | ried married | | | | | | |
| 2. [| During t | he last 3 years, have yo | u lived anywhere | other than where yo | u live now? | | | |
| | ✓ No Yes | . List all of the places yo | u lived in the last | 3 years. Do not inclu | de where you live | now. | | |
| | Deb | otor 1: | | Dates Debtor 1 live there | d Debtor 2: | | | Dates Debtor 2 lived there |
| | | | | | Same as | s Debtor 1 | | Same as Debtor 1 |
| | Nun | nber Street | | From | Number Stre | eet | | From |
| | City | State | Zip Code | | City | State | Zip Code | |
| | | | | | Same a | s Debtor 1 | | Same as Debtor 1 |
| | Nun | nber Street | | From To | Number Stre | eet | | From |
| | City | State | Zip Code | | City | State | Zip Code | |
| | nd territor No | e last 8 years, did you e ries include Arizona, Califo Make sure you fill out So | mia, Idaho, Louisi | iana, Nevada, New Mex | kico, Puerto Rico, Te | | | mmunity property states |

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Debtor 1 Barbara Stewart Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages. Wages. For last calendar year: commissions, commissions, (January 1 to December 31, 2017 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions exclusions) and exclusions) \$600.00 Est LINK From January 1 of current year until Est SSI \$6,702.00 the date you filed for bankruptcy: Est LINK \$1,500.00 For last calendar year: \$13,250.00 Est SSI (January 1 to December 31, 2017 YYYY Est LINK \$1,500.00 For the calendar year before that: Est SSI \$13,000.00 (January 1 to December 31, 2016

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Debtor 1 Barbara Stewart Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City Suppliers or State Zip Code vendors

Other

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| 1 | Barbara | | | Ste | ewart | Case number | (if known) |
|-----------------|--|--|--|--|---|--|--|
| | First Name | | Middle Name | Las | t Name | | |
| sio rp er | ders include your porations of whic | relatives; a h you are a for a busir | any general partner an officer, director, ness you operate a | s; relatives of any person in control, | general partners; pa or owner of 20% c | rtnerships of which yor more of their voting | who was an insider? You are a general partner; Is securities; and any managing Todomestic support obligations, |
| 7 | No | | | | | | |
| ╡ | Yes. List all pay | ments to | an insider. | | | | |
| | | | | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment |
| | Insider's Name | | | | | | |
| | Number Street | | | | | | |
| _ | City | State | Zip Code | | | | |
| | Insider's Name | | | | | | |
| | Number Street | | | | | | |
| | City | State | Zip Code | | | | |
| nsio | der? ude payments or No | debts gua | aranteed or cosignate the state of the state | ed by an insider. | Total amount paid | Amount you still owe | n account of a debt that benefited an Reason for this payment |
| | | | | | | | Include creditor's name |
| | Insider's Name | | | | | | |
| | Number Street | | | | | | |
| | City | State | Zip Code | | | | |
| | Insider's Name | | | | | | |
| | Number Street | | | | | | |
| | | | | | | | |
| | City | State | Zip Code | | | | |

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Debtor 1 Barbara Stewart Case number (if known) First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property 2015 Nissan Altima \$0 05/2018 Santander Consumer USA Creditor's Name Explain what happened PO Box 961245 Number Street Property was repossessed. Property was foreclosed. Fort Worth Texas 76161 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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| Debt | tor 1 | Barbara First Name | Middle Name | Stewart Last Name | Case number (if known) | | |
|------|----------|--|-----------------------------|------------------------------|----------------------------------|--------------------------|--------------------|
| 11. | | thin 90 days before you fi counts or refuse to make | | | ank or financial institution, se | et off any amoun | nts from your |
| | ✓ | No Yes. Fill in the details. | | | | | |
| | | 1 | | Describe the action the | creditor took | Date action was taken | Amount |
| | | Creditor's Name | | | | | · |
| | | Number Street | | | | | |
| | | - Greet | | Last 4 digits of account n | number: XXXX- | | |
| | | City State | Zip Code | | | | |
| 12. | Wit | | • | ny of your property in the p | possession of an assignee for | the benefit of c | reditors. a court- |
| | | pointed receiver, a custoo | | | | | |
| | | No Yes | | | | | |
| Part | 5: | List Certain Gifts and | Contributions | | | | |
| 13. | | | | you give any gifts with a to | otal value of more than \$600 | ner nerson? | |
| .0. | | 7. N. | iou ioi builli uptoy, uiu j | you give any give min a re | ran talas of more than \$600 j | zor porcom | |
| | Ľ | Yes. Fill in the details fo | or each gift. | | | | |
| | | Gifts with a total value per person | of more than \$600 | Describe the gifts | | Dates you gave the gifts | Value |
| | | Decree to Miles of Very Oc | ally Off | | | | |
| | | Person to Whom You Ga | ve the Gift | | | | |
| | | Number Street | | | | | |
| | | City State | Zip Code | | | | |
| | | Person's relationship to y | ou | | | | |
| | | | | | | | |
| | | Person to Whom You Ga | ve the Gift | | | | |
| | | Number Street | | | | | |
| | | City State | Zip Code | | | | |
| | | Person's relationship to y | ou | | | | |

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| | Barbara | | Stewart | Case number (if known) | |
|----------|---|--|---|---|--------------------------------------|
| | First Name | Middle Name | Last Name | · | |
| | | | | | |
| Wi | thin 2 years before you filed | for bankruptcy, did | d you give any gifts or contribution | s with a total value of more tha | n \$600 to any charity? |
| V | No | | | | |
| È | Yes. Fill in the details for ea | ach aift or contribut | ion | | |
| Ь | • | - | | | |
| | Gifts or contributions to c | | Describe what you contribute | | |
| | that total more than \$600 | | | contrib | utea |
| | | | | | |
| | Charity's Name | | _ | | |
| | | | _ | | |
| | | | | | |
| | Number Street | | _ | | |
| | | | _ | | |
| | City State | Zip Code | | | |
| | | | | | |
| 6: | List Certain Losses | | | | |
| | | | | | |
| | | or bankruptcy or si | nce you filed for bankruptcy, did y | ou lose anything because of the | eft, fire, other disaster, or |
| gaı | mbling? | | | | |
| ✓ | No | | | | |
| H | Yes. Fill in the details. | | | | |
| Ш | | | | | |
| | Describe the property you how the loss occurred | lost and | Describe any insurance cove | | |
| | now the loss occurred | | Include the amount that insura pending insurance claims on lir | | lost |
| | | | A/B: Property. | ie 33 di <i>Schedule</i> | |
| | | | | | |
| | | | | | |
| 7. | List Certain Payments | or Transfore | | | |
| | out seeking bankruptcy or p | | you or anyone else acting on your otcy petition? or credit counseling agencies for serv | | ,, |
| | out seeking bankruptcy or p dude any attorneys, bankruptcy No | | otcy petition? | | , |
| ✓ | out seeking bankruptcy or pulude any attorneys, bankruptcy | | otcy petition? | | |
| | out seeking bankruptcy or p dude any attorneys, bankruptcy No | | otcy petition? | ces required in your bankruptcy. | |
| | out seeking bankruptcy or p dude any attorneys, bankruptcy No | | otcy petition? or credit counseling agencies for serv | ces required in your bankruptcy. property Date pa or trans | yment Amount of fer payment |
| | out seeking bankruptcy or p dude any attorneys, bankruptcy No | | or credit counseling agencies for serv Description and value of any | ces required in your bankruptcy. | yment Amount of fer payment |
| | out seeking bankruptcy or p lude any attorneys, bankruptcy No Yes. Fill in the details. | | or credit counseling agencies for serv Description and value of any | ces required in your bankruptcy. property Date pa or trans | yment Amount of fer payment de |
| | out seeking bankruptcy or pelude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid | | or credit counseling agencies for serv Description and value of any transferred | ces required in your bankruptcy. property Date pa or trans was ma | yment Amount of fer payment de |
| | out seeking bankruptcy or public any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue | | or credit counseling agencies for serv Description and value of any transferred | ces required in your bankruptcy. property Date pa or trans was ma | yment Amount of fer payment de |
| | out seeking bankruptcy or pelude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid | | or credit counseling agencies for serv Description and value of any transferred | ces required in your bankruptcy. property Date pa or trans was ma | yment Amount of fer payment de |
| | out seeking bankruptcy or public any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue | | or credit counseling agencies for serv Description and value of any transferred | ces required in your bankruptcy. property Date pa or trans was ma | yment Amount of fer payment de |
| | Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street | | or credit counseling agencies for serv Description and value of any transferred | ces required in your bankruptcy. property Date pa or trans was ma | yment Amount of fer payment de |
| | Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street | y petition preparers, o | or credit counseling agencies for serv Description and value of any transferred | ces required in your bankruptcy. property Date pa or trans was ma | yment Amount of fer payment de |
| | Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State | y petition preparers, of | or credit counseling agencies for serv Description and value of any transferred | ces required in your bankruptcy. property Date pa or trans was ma | yment Amount of fer payment de |
| | Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois | y petition preparers, of | or credit counseling agencies for serv Description and value of any transferred | ces required in your bankruptcy. property Date pa or trans was ma | yment Amount of fer payment de |
| | Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address | y petition preparers, of the second preparers, | or credit counseling agencies for serv Description and value of any transferred | ces required in your bankruptcy. property Date pa or trans was ma | yment Amount of fer payment de |
| | Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State | y petition preparers, of the second preparers, | or credit counseling agencies for serv Description and value of any transferred | ces required in your bankruptcy. property Date pa or trans was ma | yment Amount of fer payment de |
| | Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address | y petition preparers, of the second preparers, | or credit counseling agencies for serv Description and value of any transferred | ces required in your bankruptcy. property Date pa or trans was ma | yment Amount of fer payment de |
| | Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address | y petition preparers, of the second preparers, | or credit counseling agencies for serv Description and value of any transferred | ces required in your bankruptcy. property Date pa or trans was ma | yment Amount of fer payment de |
| | Semrad Law Firm Person Who Was Paid Chicago Illinois City State Email or website address Person Who Made the Paym Person Who Was Paid | y petition preparers, of the second preparers, | or credit counseling agencies for serv Description and value of any transferred | ces required in your bankruptcy. property Date pa or trans was ma | yment Amount of fer payment de |
| | Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Paym | y petition preparers, of the second preparers, | or credit counseling agencies for serv Description and value of any transferred | ces required in your bankruptcy. property Date pa or trans was ma | yment Amount of fer payment de |
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| the ordinary course of your business or financial affairs? Include both outright transfers and transfers and eas security (such as the granting of a security interest or mortgage on your property). Do not include and transfers that you have already listed on this statement. No | Debto | or 1 | Barbara | | Stewart | Case nu | ımber <i>(if known)</i> | | | |
|--|-------|--------------|---|------------------------|-------------------------------------|----------------|-------------------------|----------------------------|-----------|-------------------|
| help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you islated on line 16. No Yes. Fill in the details. Description and value of any property transfer was made Person Who Was Paid Number Street Description and value of any property transfer any property transfers the ordinary course of your business or financial affairs? Include both outsight transfers and transfers as security (such as the granting of a security interest or mortgage on your property). Do not include of and transfers that you have already listed on this statement. No Yes. Fill in the details. Description and value of property transfer any property or payments received or debts paid in exchange Person Who Received Transfer Number Street Description and value of property transfers any property or payments received or debts paid in exchange Person Who Received Transfer Number Street Description and value of the property transfer and transfers and transfers and transfers and transfers and the property transfers and transfers are deviced or debts paid in exchange. Description and value of the property transferred Within 10 years before you filled for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiar? (These are often called asset-protection devices.) Description and value of the property transferred Date transferred | | | First Name | Middle Name | Last Name | | | | | |
| Person Who Was Paid Number Street Person Who Received Transfer Number Street Person or relationship to you Person who Received Transfer Number Street Person or relationship to you Person who Received Transfer Number Street Person or relationship to you Person who Received Transfer Number Street Person or relationship to you Person who Received Transfer Number Street Person or relationship to you Person who Received Transfer Number Street Person or relationship to you Person who Received Transfer Number Street Person or relationship to you Person who Received Transfer Person or relationship to you Person who Received Transfer Person or relationship to you Person who Received Transfer Person or relationship to you Person who Received Transfer Person or relationship to you Person who Received Transfer Person or relationship to you Person who Received Transfer Person or relationship to you Person who Received Transfer Person who Received Transfer | | help | you deal with your credit | ors or to make paym | ents to your creditors? | ur behalf pa | ay or transfer a | ny property to a | anyone | who promised to |
| Description and value of any property transfer was made Person Who Was Paid Number Street City State Zip Code 8. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transfer the ordinary course of your business or financial affairs? Include both outlinght transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include and transfers that you have already listed on this statement. Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Possible any property or payments received or debts paid in acchange. Date transfer was made. | | ✓ | | | | | | | | |
| Person Who Was Paid Number Street Street Zip Code | | | Yes. Fill in the details. | | | | | | | |
| Number Street Number Street | | | | | | ny property | | payment or transfer was | Amou | unt of payment |
| State Zip Code | | | Person Who Was Paid | | - | | | | | |
| Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transfer the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include and transfers that you have already listed on this statement. No | | | Number Street | | • | | | | | |
| Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include and transfers that you have already listed on this statement. No | | | City State | Zip Code | | | | | | |
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| Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person's relationship to you City State Zip Code Person's relationship to you Person's relationship to you Other Street Number Street City State Zip Code Person's relationship to you 9. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Pescription and value of the property transferred Date transfer wade | | П | Yes. Fill in the details. | | | | | | | |
| Number Street City State Zip Code Person Who Received Transfer Number Street City State Zip Code Person Who Received Transfer Number Street City State Zip Code Person's relationship to you 9. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer value. | | | | | | | payments rece | | paid | transfer was |
| City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you 9. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer winder | | | Person Who Received Trans | sfer | | | | | | |
| Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Date transfer of the property transferred Date transfer of made | | | Number Street | | | | | | | |
| Number Street City State Zip Code Person's relationship to you 9. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer of made | | | - | • | | | | | | |
| City State Zip Code Person's relationship to you 9. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) ✓ No ✓ Yes. Fill in the details. Description and value of the property transferred Date transfer winade | | | Person Who Received Trans | sfer | | | | | | |
| 9. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer made | | | Number Street | | · | | | | | |
| beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer with made. | | | - | | | | | | | |
| Yes. Fill in the details. Description and value of the property transferred Date transfer with made | | ben | eficiary? | | d you transfer any property to a | self-settled | d trust or simila | r device of whi | ich you | are a |
| Description and value of the property transferred Date transfer v made | | | No | · | | | | | | |
| | | Ш | 1 65. T III II I II IE GEIMIS. | | Description and value of t | he property | transferred | | | transfer was |
| | | | Name of trust | | | | | | | |

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Debtor 1 Barbara Stewart Case number (if known) First Name Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

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Debtor 1 Barbara Stewart Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet**

City

State

Zip Code

State

Zip Code

City

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| Debt | | Barbara | | | Stewart | Case | number <i>(if F</i> | known) | | |
|------|------|---------------------------------------|---------------------|----------------|---|---------------------|---------------------|-------------------------|------------|--------------------|
| | | First Name | Mido | lle Name | Last Name | | | | | |
| 26. | _ | | / in any judicial o | or administrat | ive proceeding under | any environmenta | al law? Inc | clude settlements an | nd orders. | |
| | | No Yes. Fill in the det | ails. | | | | | | | |
| | | | | Co | ourt or agency | | Nature o | f the case | | Status of the case |
| | | Case title | | | ourt Name | | | | | Pending |
| | | Case number | | Nu | umberStreet | | | | | On appeal |
| | | _ | | Ci | ty State | Zip Code | | | | Concluded |
| Part | 11: | Give Details Ab | oout Your Busi | ness or Con | nections to Any Bu | siness | | | | |
| 27. | Witl | nin 4 years before | you filed for ban | kruptcy, did y | ou own a business or | have any of the fo | llowing co | onnections to any bu | isiness? | |
| | | | - | - | e, profession, or other C) or limited liability pa | - | -time or p | art-time | | |
| | | A member of A partner in a | - | сопрапу (сс | o) or intitled liability pa | arthership (LLP) | | | | |
| | | | rector, or manag | - | | | | | | |
| | | | | | uity securities of a corp | oorauon | | | | |
| | | No. None of the a Yes. Check all that | | | etails below for each b | ousiness. | | | | |
| | | | | | Describe the natu | ure of the business | 3 | Employer Identification | | |
| | | Business Name | | | | | | EIN: | | |
| | | Number Street | | | Name of account | ant or bookkeepe | r | Dates business exis | sted | |
| | | City | State 2 | Zip Code | | • | | From To | | <u> </u> |
| | | | | | | | | | | |
| | | | | | Describe the natu | ure of the business | 5 | Employer Identification | | |
| | | Business Name | | | | | | EIN: | | |
| | | Number Street | | | | | | Dates business exis | sted | |
| | | City | State 2 | Zip Code | Name of account | ant or bookkeepe | r | From To |) | |
| | | • | | | | | | 10000 | | |
| | | | | | | | | | | |
| | | | | | Describe the natu | ure of the business | • | Employer Identification | | |
| | | Business Name | | | | | | EIN: | | |
| | | Number Street | | | Name of account | ant or bookkeepe | r | Dates business exis | sted | |
| | | City | State 2 | Zip Code | | | | From To | | |
| | | | | | | | | | | |

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| Deb | tor 1 | Barbara | | | Stewart | Case number (if known) |
|------|---------------|--|-----------------------------------|---|---|--|
| | | First Name | | Middle Name | Last Name | <u> </u> |
| 28. | | hin 2 years befo ditors, or other No Yes. Fill in the | parties. | r bankruptcy, did yo | ı give a financial statement | to anyone about your business? Include all financial institutions, |
| | ш | | | | Date issued | |
| | | | | | Date Issueu | |
| | | Name | | | MM/DD/YYYY | |
| | | Number Stre | et | | | |
| | | | | | | |
| | | City | State | Zip Code | | |
| | | lo: p-1 | | | | |
| Part | 12: | Sign Below | | | | |
| t | true a | and correct. I u kruptcy case o | nderstand tha an result in fir | t making a false stat nes up to \$250,000, c | ement, concea ^l ing property, r imprisonment for up to 20 | is, and I declare under penalty of perjury that the answers are , or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. |
| | | | /s/ Barbara Ster | | | Signature of Debtor 2 |
| | | Sig | nature of Debto | r i | | |
| | | Dat | e 6/1/2018 | | | Date |
| [| √ ✓ □ Y | lo 'es | | | financial Affairs for Individua | als Filing for Bankruptcy (Official Form 107)? |
| ı | 7 N | lo | | | | |
| ĺi | <u> </u> | es. Name of pe | rson | | | Attach the Bankruptcy Petition Preparer's Notice, |

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

| | | Nort | nern District of Illinois | | |
|-------|--|------------------|-----------------------------------|--------------------|------------------------------|
| In re | Barbara Stewart | | | Case No. | |
| | Debtor | | _ | | (If known) |
| | | | | Chapter | Chapter 13 |
| | DISCLOSURE OF | COMPEN | ISATION OF ATT | ORNEY F | OR DEBTOR |
| 1. | Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf | year before the | filing of the petition in bankrup | otcy, or agreed to | be paid to me, for services |
| | For legal services, I have agreed to ac | ccept | | | \$4,000.00 |
| | Prior to the filing of this statement II | nave received | | | \$1,000.00 |
| | Balance Due | | | | \$3,000.00 |
| 2. | The source of the compensation paid | d to me was: | | | |
| | Debtor | | her (specify) | | |
| 3. | The source of the compensation paid | d to me is: | | | |
| | ✓ Debtor | | ther (specify) | | |
| 4. | I have not agreed to share the abmembers and associates of my la | | compensation with any other p | erson unless the | y are |
| | I have agreed to share the above members or associates of my law the people sharing in the compe | v firm. A copy o | f the agreement, together with | | |
| 5. | In return for the above-disclosed fee a. Analysis of the debtor's finan- bankruptcy; | _ | - | | • |
| | b. Preparation and filing of any | petition, schedu | ıles, statements of affairs and p | olan which may b | pe required; |
| | c. Representation of the debtor | at the meeting | of creditors and confirmation h | earing, and any a | adjourned hearings thereof; |
| | d. Representation of the debtor | in adversary pro | oceedings and other contested | bankruptcy matt | ters; |
| 6. | By agreement with the debtor(s), the | above-disclose | d fee does not include the follo | owing services: | |
| | | | | | |
| | | | CERTIFICATION | | |
| | certify that the foregoing is a complet or(s) in this bankruptcy proceedings. | te statement of | any agreement or arrangement | for payment to n | ne for representation of the |
| | 6/1/2018 | | /s/ Brittne | ey Mansfield | |
| | Date | | Signature | of Attorney | |
| | | | Semrad | Law Firm | |
| | | | Name o | of law firm | |

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \S 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$1,000.00 toward the flat fee, leaving a balance due of \$3,000.00; and \$43.23 for expenses, leaving a balance due of \$3,353.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

| Date: | 6/1/2018 | |
|----------|--------------|------------------------|
| Signed: | : | |
| /s/ Barb | para Stewart | |
| | | /s/ Brittney Mansfield |
| Debtor(| s) | Attorney for Debtor(s) |

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

| | \$245 | filing fee |
|---|-------|--------------------|
| | \$75 | administrative fee |
| + | \$15 | trustee surcharge |
| | \$335 | total fee |

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

| | \$1,167 | filing fee |
|---|---------|--------------------|
| + | \$550 | administrative fee |
| | \$1,717 | total fee |

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

| | \$275 | total fee |
|---|-------|--------------------|
| + | \$75 | administrative fee |
| | \$200 | filing fee |

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

| | \$235 | filing fee |
|---|-------|--------------------|
| + | \$75 | administrative fee |
| | \$310 | total fee |

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

| In re: | Stewart, Barbara | Case No | |
|-----------------|------------------|---|-------------------------------------|
| | Debtor(s) | | 01 |
| | | Chapter. | Chapter13 |
| | VERIF | ICATION OF CREDITOR MAT | RIX |
| Th knowledge | | ify that the attached list of creditors is tr | ue and correct to the best of their |
| Date: | 6/1/2018 | /s/ Stewart, Barb | |
| | | Stewart, Barbara Signature of Deb | |

MOHELA/DEPT OF ED 633 SPIRIT DR CHESTERFIELD, MO, 63005

CONTRACT CALLERS INC 501 GREENE ST FL 3 AUGUSTA, GA, 30901

CONVERGENT OUTSOURCING 10750 HAMMERLY BLVD #200 Houston, TX, 77043

SEVENTH AVENUE PO Box 800849 c/o Creditors Bankruptcy Service; Attn: M.E. Bennett Dallas, TX, 75380

CCI 501 Greene Street # 302 Augusta, GA, 30901

PEOPLES ENGY 200 EAST RANDOLPH CHICAGO, IL, 60601

Illinois Department of Revenue PO Box 64338 Chicago, IL, 60664

IRS Irs Mail Stop 4100 P-3 Kansas City, MO, 64999

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

McFarland Clinic 1215 Duff Ave Ames, IA, 50010 RENT A CENTER 1891 Jonesboro Rd Mcdonough, GA, 30253

City of Chicago EMS 33589 Treasury Center Chicago, IL, 60694

SEVENTH AVE 1112 7th Ave Monroe, WI, 53566

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to §-1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filling, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$1,000.00 toward the flat fee, leaving a balance due of \$3,000.00; and \$43.23 for expenses, leaving a balance due of \$3,353.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

| Date: 6/1/2018 | |
|----------------|------------------------|
| Signed: | |
| Badaya Stewart | /s/ Brittney Mansfield |
| Debtor(s) | Attorney for Debtor(s) |

Do not sign if the fee amounts at top of this page are blank.

Local Bankruptcy Form 23c

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THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Barbara Stewart,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may lower that amount that the Firm will receive each month and increase the

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$575.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$1000.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 6% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$415.50/mo.
- 3. SANTANDER CONSUMER USA will be paid \$21,117.63 at 7% APR at a fixed monthly payment of \$125.00/mo until Firm's Fees are paid. Commencing with the NOVERMBER 2019 plan payment, Santander Consumer USA shall receive set payments in the amount of \$540.50 per month.
- 4. General Unsecured Creditors will be paid 10% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

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THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

Brittney Marsfield

Accepted:

Barbara Stewart

Date: June 01, 2018

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| 16. What kind of debts do you have? 16. What kind of debts do you have? 16. A re your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an inclividual primarily for a personal, family, or household purpose." No. Go to line 16. No. Go to line 17. 16b. Are your debts primarily business debts? Business debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 17. 16b. Are your debts primarily business debts? Business debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. No. I am not filing under Chapter 7. Go to line 18. No. I am not filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribute to unsecured creditors? No. I am not filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? 18- How many creditors do you estimate that you owe? 19- How much do you estimate that you owe? 19- How much do you estimate that you owe? 19- How much do you estimate that you owe? 19- How much do you estimate your liabilities to be? 19- How much do you estimate your liabilities to be? 19- Soo,001-\$100,000 10- Soo,000-\$500,000 10- Soo,000,001-\$100 million 10- Soo,000-\$500,000 10- Soo,000,001-\$100 million 10- Soo,000-\$500,000 10- Soo,000,001-\$100 million 10- Soo,000,001-\$100 million 10- Soo,000,001-\$100 million 10- Soo,000,00 | Debtor 1 Barbara First Name | Stewart Middle Name Last Name | Case number (if known) | |
|--|--|--|---|--|
| you have? "Incurred by an individual primarily for a personal, family, or household purpose." | | | | |
| Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribution to unsecured creditors? 18. How many creditors do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? 18. How many creditors do you estimate that you owe? 19. How much do you estimate that you owe? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your liabilities to be? 19. How much do you estimate your liabilities to be? 19. How much do you estimate your liabilities to be? 19. How much do you estimate your liabilities to be? 19. S50,001-\$100,000 19. 1,000,001-\$50 million 19. 1,000,001-\$10 million 19. 1,000,000,001-\$10 | | "incurred by an individual primarily for No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business of money for a business or investment of No. Go to line 16c. Yes. Go to line 17. | or a personal, family, or household lebts? Business debts are debts the or through the operation of the bus | purpose." at you incurred to obtain siness or investment. |
| do you estimate that you owe? 100-199 | Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to | Yes. I am filing under Chapter 7. Do you e expenses are paid that funds will be | stimate that after any exempt property | vis excluded and administrative editors? |
| estimate your assets to be worth? \$50,001-\$100,000 | 1 /= // | 50-99 | 5,001-10,000 | 50,001-100,000 |
| estimate your liabilities to be? \$50,001-\$100,000 | estimate your assets | \$50,001-\$100,000 | \$10,000,001-\$50 million \$50,000,001-\$100 million | \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion |
| I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** /s/ Barbara Stewart | liabilities to be? | \$50,001-\$100,000 | \$10,000,001-\$50 million \$50,000,001-\$100 million | \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion |
| correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** //s/ Barbara Stewart Signature of Debtor 1 Executed on | Part 7: Sign Below | The second secon | | |
| Signature of Debtor 2 Executed on6/1/2018 | For you | correct. If I have chosen to file under Chapter 7, I a of title 11, United States Code. I understatunder Chapter 7. If no attorney represents me and I did not out this document, I have obtained and real request relief in accordance with the chapt I understand making a false statement, connection with a bankruptcy case can resboth. 18 U.S.C. §§ 152, 1341, 1519, and | am aware that I may proceed, if eligind the relief available under each chapay or agree to pay someone who is ad the notice required by 11 U.S.C. oter of title 11, United States Code ncealing property, or obtaining most | ble, under Chapter 7, 11,12, or 13 napter, and I choose to proceed is not an attorney to help me fill . § 342(b). s, specified in this petition. ney or property by fraud in |
| Executed on6/1/2018 | | /s/ Barbara Stewart 1/1 | ACCOUNT. | or 2 |
| MM / DD / YYYY | | Executed on6/1/2018 | _ | |

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| Fill in this information to identify your case: | | | | |
|---|------------|-------------|------------------------------|---|
| Debtor 1 | 1 Barbara | | Stewart | |
| | First Name | Middle Name | Last Name | • |
| Debtor 2 | | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | - |
| United States Bankruptcy Court for the: | | Northern | District of Illinois (State) | - |
| Case number (If known) | | | (Glate) | - |

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

| Part 1: Sign Below | | | | |
|---|---|--|--|--|
| Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? | | | | |
| ✓ No | | | | |
| Yes. Name of person | Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). | | | |
| | | | | |
| | | | | |
| Under penalty of perjury, I declare that I have read the summary | y and schedules filed with this declaration and | | | |
| that they are true and correct. | | | | |
| Signature of Debtor 1 | Signature of Debtor 2 | | | |
| Date 6/1/2018 MM/DD/YYYY | Date | | | |
| WWW.DD/TTTT | WHAT DO IT I | | | |

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| Debtor 1 | Barbara | | Stewart | Case number (if known) |
|--------------|---|--------------------------|---|--|
| | First Name | Middle Name | Last Name | |
| | thin 2 years before you fileditors, or other parties. No Yes. Fill in the details be | | ou give a financial state | ement to anyone about your business? Include all financial institutions, |
| - | • | | Date issued | |
| | | | _ | |
| | Name | | MM/DD/YYYY | |
| | Number Street | | _ | |
| | | | | |
| | City Sta | te Zip Code | _ | |
| Part 12 | Sign Below | | | |
| true a ba | and correct. I understan inkruptcy case can result /s/ Barba Signature of | in fines up to \$250,000 | atement, concealing property or imprisonment for up | Signature of Debtor 2 |
| | Date 6/1/20 | 018 | | Date |
| Did | you attach additional pag | ges to Your Statement o | f Financial Affairs for In | dividuals Filing for Bankruptcy (Official Form 107)? |
| | No | | | |
| 범 | Yes | | | |
| | | | | |
| Did | you pay or agree to pay s | someone who is not an a | ttorney to help you fill o | out bankruptcy forms? |
| ✓ | No | en per er grunden er | | |
| | Yes. Name of person | | | Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). |

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

| In re: | Stewart, Barbara Debtor(s) | Case No | | | | | | |
|--|-----------------------------|---|-------------|--------|--|--|--|--|
| | | Chapter. | Chapter13 | -, | | | | |
| | VERI | FICATION OF CREDITOR MATRI | X | | | | | |
| The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their mowledge. | | | | | | | | |
|)ate: | 6/1/2018 | /s/ Stewart, Barbara Stewart, Barbara Signature of Debtor | TO CO CONTO | Deward | | | | |
| | | | | | | | | |
| | | | | | | | | |

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| Debte | or 1 Barbara First Name | Middle Name | Stewart Last Name | Case number (if known) | | | | | |
|--|--|--|---|------------------------|-------------|--|--|--|--|
| 16 | | | | | | | | | |
| 16. | | Calculate the median family income that applies to you. Follow these steps: | | | | | | | |
| | 16a. Fill in the state in wh | ich you live. | Illinois | | | | | | |
| | 16b. Fill in the number of | people in your household. | 1 | | | | | | |
| | | nily income for your state and s | W * * * * * * * * * * * * * * * * * * * | | \$52,410.00 | | | | |
| | | household To find a list of applicable median income amounts, go online | | | | | | | |
| 17 | How do the lines compa | using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. | | | | | | | |
| | 17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2). 17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above. | | | | | | | | |
| Account of the contract of the | | | | | | | | | |
| Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4) | | | | | | | | | |
| 37.5 53.00 | The same of the sa | monthly income from line 1 | | | \$99.00 | | | | |
| 19. | Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13. | | | | | | | | |
| | 19a. If the marital adjustm | nent does not apply, fill in 0 on | line 19a. | | -\$0.00 | | | | |
| | 19b. Subtract line 19a f | rom line 18. | • | | \$99.00 | | | | |
| 20. | Calculate your current | monthly income for the year. | Follow these steps: | | | | | | |
| | 20a. Copy line 19b. | | | | \$99.00 | | | | |
| | Multiply by 12 (the r | Multiply by 12 (the number of months in a year). | | | | | | | |
| | 20b. The result is your current monthly income for the year for this part of the form. | | | | \$1,188.00 | | | | |
| | 20c. Copy the median far | mily income for your state and s | size of household from lin | e 16c. | \$52,410.00 | | | | |
| 21. | 21. How do the lines compare? | | | | | | | | |
| | Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4. | | | | | | | | |
| | Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. | | | | | | | | |
| Part 4: Sign Below | | | | | | | | | |
| | | | | | | | | | |
| | By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. | | | | | | | | |
| | * /s/ Barbara Stewart 30 1 and Wewarts | | | | | | | | |
| VALUE OF THE PROPERTY OF THE P | Signature of Debtor 1 Signature of Debtor 2 | | | | | | | | |
| | Date 6/1/2018 MM/DD/Y | yy y | D | MM/DD/YYYY | | | | | |
| | If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above. | | | | | | | | |